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CLAIM AMENDMENTS:

Please amend the claims so that a listing of all currently pending claims reads as follows:

1. (Currently amended) A computer implemented method of providing awards to a customer, the method comprising:

receiving an award request;

determining if the customer has a number of points to meet a predetermined number of points corresponding to the award request; and

authorizing a points overdraft if the customer has less than the predetermined number of points.

2. (Original) The method of claim 1 further comprising:

determining if the customer has accrued a number of points equal or greater than the points overdraft after a predetermined time period has elapsed.

3. (Original) The method of claim 2 wherein the time period is a range of about one day to about one year.

4. (Original) The method of claim 2 further comprising:

imposing a financial penalty on the customer if the customer has accrued less than the points overdraft on expiration of the predetermined time period.

5. (Original) The method of claim 4 wherein the financial penalty includes charging the customer for the price of the award.

6. (Original) The method of claim 4 wherein the financial penalty includes charging the customer interest based on the price of the award.

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7.   (Original) The method of claim 4 wherein the authorization of the rewards overdraft is based on customer criteria.

8.   (Original) The method of claim 7 wherein the customer criteria includes a customer authorization to debit a financial instrument.

9.   (Original) The method of claim 7 wherein the customer criteria includes a frequency of customer patronage.

10.   (Currently amended) A computer implemented system of providing awards to a customer comprising:

    means for receiving an award request;

    means for determining if the customer has a number of points to meet a predetermined number of points corresponding to the award request; and

    means for authorizing a points overdraft if the customer has less than the predetermined number of points.

11.   (Original) The system of claim 10 further comprising:

    means for determining if the customer has accrued a number of points equal to or greater than the points overdraft after a predetermined time period has elapsed.

12.   (Original) The system of claim 11 wherein the time period is a range of about one day to about one year.

13. (Original) The system of claim 12 further comprising:

means for imposing a financial penalty on the customer if the customer has accrued less than the points overdraft on expiration of the predetermined time period.

14. (Original) The system of claim 13 wherein the financial penalty includes charging the customer for the price of the award.

15. (Original) The system of claim 13 wherein the financial penalty includes charging the customer interest based on the price of the award.

16. (Original) The system of claim 10 wherein the authorization of the rewards overdraft is based on customer criteria.

17. (Original) The system of claim 16 wherein the customer criteria includes a customer authorization to debit a financial instrument.

18. (Original) The system of claim 16 wherein the customer criteria includes a frequency of customer patronage.

19. (Original) A computer readable medium including a program for providing awards to a customer comprising:

computer readable program code for receiving an award request;

computer readable program code for determining if the customer has a number of points to meet a predetermined number of points corresponding to the award request; and

computer readable program code for authorizing a points overdraft if the customer has less than the predetermined number of points.

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20.   (Original) The computer readable medium of claim 19 further comprising:

computer readable program code for determining if the customer has accrued a number of points equal to or greater than the points overdraft after a predetermined time period has elapsed.

21.   (Original) The system of claim 19 further comprising:

computer readable program code for imposing a financial penalty on the customer if the customer has accrued less than the points over draft on the expiration of the predetermined time period.